

# NEW HORIZONS

## York County Area Agency on Aging

Volume 25, NO. 2

Fall 2018

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## Your Complete Guide to Medicare Open Enrollment for 2019

### What is Open Enrollment?

The Medicare Open Enrollment Period is an annual period of time (October 15 through December 7) when current Medicare users can choose to **re-evaluate** part of their Medicare coverage (their **Medicare Advantage** and/or **Part D plan**) and compare it against all the other plans on the market. After re-evaluating, if you find a plan that is a better fit for your needs, you can then *switch to, drop or add a Medicare Advantage or Part D plan*. Medicare Advantage is also known as a "Part C" plan. (You cannot use Open Enrollment to enroll in **Part A and/or Part B** for the first time.)

### What you can do during the Open Enrollment Period (OEP):

- Anyone who has (or is signing up for) Medicare Parts A or B can join or drop a Part D prescription drug plan.
- Anyone with Original Medicare (Parts A & B) can switch to a Medicare Advantage plan.
- Anyone with Medicare Advantage can drop it and switch back to just Original Medicare (Parts A & B).
- Anyone with Medicare Advantage can switch to a new Medicare Advantage plan.
- Anyone with a Part D prescription drug plan can switch to a new Part D prescription drug plan.

### When is Open Enrollment?

Open Enrollment is from October 15th through December 7th every year. If you use the Open Enrollment period to choose a new Medicare Advantage or Part D plan, that new coverage will begin on January 1.

### Why should I consider re-evaluating my current Medicare coverage during Open Enrollment?

Unfortunately, choosing health insurance is no longer a one-time decision for most Medicare

beneficiaries. Each year, insurance companies can make changes to Medicare plans that can impact how much you pay out-of-pocket — like the monthly premiums, deductibles, drug costs, and provider or pharmacy "networks." A network is a list of doctors, hospitals, or pharmacies that negotiate prices with insurance companies. They can also make changes to your plan's "formulary" (list of covered drugs). Given these yearly changes, it is a good idea to re-evaluate your current Medicare plan each year to make sure it still meets your needs. Below are some additional benefits of re-evaluating your coverage during Open Enrollment:

- 1. You can switch to better prescription drug coverage.** Using Open Enrollment to switch your drug coverage — or add drug coverage for the first time — can make crucial medications that you need less expensive. It can also ensure that your drug plan still covers the drugs you need (as your prescriptions may not be included on your plan's formulary for next year).
- 2. You can save money and keep your doctor in-network.** Switching your Medicare Advantage or Part D plan can potentially save you hundreds of dollars a year—especially if your current plan's out-of-pocket costs will increase next year. Research shows that the average consumer can save \$300 or more annually if they review their Part D coverage. One way to lower your medical costs is to check that your current doctors, hospital, and pharmacy are "in-network" with whatever Medicare Advantage or Part D plan you choose. If your insurance company has changed your plan's provider or pharmacy network for next year (and your doctor or other resources will no longer be included), you can use **Open Enrollment** to switch to a plan that will include your current doctors, hospital and/or pharmacy in-network, thereby lowering your medical costs.

*Continued on page 3*



## From the Director

Dear Reader:

I hope this issue of *New Horizons* finds you well and dried out from the flooding we recently experienced. It seemed as though the

rain would never stop, and the sun would never shine again. The sun, of course, returned and the rain did end; however, it made me think about seniors in our community that were impacted by the storms.

Many of us have older adults living in our neighborhoods. We may only see them getting the mail, sitting on the porch or we know them by name. What we may not know is the kind of support system they have. Do they have friends or family that check on them or provide help when situations arise such as flooding or extreme temperatures? Sometimes all it takes to save a life is to knock on someone's door.

We often hear stories about neighbors who noticed something was wrong and took the time to check on a senior. They may not have seen

their neighbor for a couple days or realized that the newspapers were piling up in the driveway. When they checked on the older adult, they found that they had fallen or had a medical emergency and called to get them help. **I would urge you to check on your neighbors when conditions are bad or when you notice that something just does not seem normal.** A simple knock on the door can make all the difference in an older adult's life.

As the leaves start to turn colors, I am reminded that change can be a good thing and often very satisfying. One opportunity that could result in positive change is reviewing and possibly modifying your Medicare benefits. *While a review of your benefits may not be the most appealing activity, it can often save you money and enhance your coverage for the coming year.*

Medicare Open Enrollment begins on October 15th and runs until December 7th. This issue of *New Horizons* is full of information regarding Medicare Open Enrollment; therefore, I will not go into the details. **However, I do want to stress the importance of reviewing your current**

**coverage.** These are your benefits and you only have a brief window of time to change them. The process of reviewing your benefits does not take long and help with the process is available through our Agency. Take a little time to ensure that your Medicare benefits are the best they can be.

I wish you and your families a wonderful end to summer, and hope you have many things in your life to be thankful for this Thanksgiving.

*Mark W. Shea*

### YCAAA Advisory Council

The next York County Area Agency on Aging's Advisory Council meetings will be held at **12:30 pm** on the following dates:

- **Monday, October 15<sup>th</sup>**
- **Monday, December 10<sup>th</sup>**

**Both** meetings will be held at the **York County Department of Emergency Services**  
120 Davies Drive, York



## NEW HORIZONS

Published the first day of March, June, September and December

By

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Editor/Advertising Sales/Circulation

### Mission Statement

The primary focus of the York County Area Agency on Aging is to provide education, advocacy, and coordination of community-based services to empower older adults to maximize their independence and quality of life.

### Acceptance of Advertising

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**York County Area Agency on Aging  
New Horizons**

**100 West Market Street  
York, PA 17401**

**Fall 2018**

*Please notify YCAAA to discontinue your mailed issue.*



## YCAAA Stars!

### Volunteers of the Month



September  
**Herbert Bierly**  
APPRISE Counselor



October  
**Frank Gallagher**  
APPRISE Counselor



November  
**Mindy Jo Hamme**  
Financial Counselor



## Why NOT To Add Your Child As a Joint Owner on Your Accounts?

**By: JEFFREY R. BELLOMO,  
Certified Elder Law Attorney**

Clients frequently tell me they want to add a child as a joint owner on their accounts and assets for “convenience”. There are numerous reasons why this should not be done, and why it is probably the most inconvenient thing that you can do. The biggest reasons people want to do it are to avoid inheritance tax - and the money will transfer automatically to the child and not get frozen upon the parent’s death. Although technically true, most people don’t realize that *if the child dies first, the parents will have to pay inheritance tax on their own money.*

In Pennsylvania, the inheritance tax to lineal descendants is 4.5%; thus, the parent would have to pay 4.5% on half of all the assets on which that the parent and child are joint owners. It is not pleasant to have to pick up the phone, as I have had to do, and tell a parent who lost a child that, although they are grieving, unfortunately, they have to pay tax on their own money. The shock and dismay on the other end of the phone is palpable. Why? “I only added my child to the account because the bank teller told me to,” etc.

Yes, when a person dies, accounts in that person’s sole name are technically frozen. However, it only takes a few days or a week to be able to open an estate account, and the process is relatively simple, after which the executor can start paying bills. A week of a little inconvenience is certainly worth avoiding all the risks that are associated with joint accounts with children.

When a person ends up in long-term care and looks to qualify for Medicaid to be able to pay the bills, having joint-owned accounts is often anything but convenient. For the parent, the caseworker is going to look at who contributed the money into the account, and oftentimes the caseworker will then try to count 100% against the child who had access to it. There are so many issues with joint accounts with children, that it does not pay to have done it. A certified elder law attorney can assist you with the reasons not to do it, from the different perspectives of tax, long-term care, and estate planning. Sometimes, it pays to be a little inconvenienced to avoid a catastrophe.

## Diabetes Self-Management Program Upcoming Class



Steps to Healthier Living™

*Diabetes does not have to take control of your life!  
There are “tools” available to take control of your diabetes in a way that fits your life, your way!*

**Living Well With Diabetes -- Your Life, Your Way** is a structured, evidence-based program designed by the Self-Management Resource Center to help individuals living with type-2 diabetes manage their diabetes and the emotions that come with the disease.

This FREE program promotes self-efficacy by providing a tool box of “tools” to assist with self-management. *The toolbox includes “tools” like healthy eating, action planning, avoiding medical complications, stress management, and problem solving.*

### Who can participate?

- Age 60+ and living with type-2 diabetes
- Age 60+ caregiver/family member of someone living with type-2 diabetes.



**SeniorLIFE  
YORK**

**All of the care you  
need at our LIFE Health  
and Wellness Center.  
And in your home.**

Senior LIFE is the local LIFE Program that provides all of the healthcare and personal support services seniors need to continue to live in their home and not a nursing home.

**No cost to enroll for those who qualify.  
Call today to schedule a FREE LUNCH  
and TOUR of your local LIFE Health  
and Wellness Center.**

SeniorLIFEPA.com | 717-757-5433  
1500 Memory Ln. Ext., York, PA 17402  
**Home Today. Home for LIFE.**

**Penn State Extension Offices  
York County Annex ~ Meeting Room 1**  
112 Pleasant Acres Road, York  
Wednesdays, September 12 – October 17  
12:30 pm – 3:00 pm

**To register, call Megan at 717-771-9610**

### Recruiting Volunteer Peer Leaders Now!

#### Diabetes Self-Management Lay Leader Training

Do you enjoy teaching/coaching/mentoring? Do you desire to teach day-to-day management of type-2 diabetes to older adults? Then THIS IS FOR YOU!

**When?** October 9, 11, 16 & 18  
8:30 AM -3:00 PM

**Where?** Penn State Extension Offices  
York County Annex ~ Meeting Room 1  
112 Pleasant Acres Road, York

*No charge for training or materials. Space is limited! For more information, call Megan Craley at 717-771-9610.*

## Your Complete Guide to Medicare

*Continued from page 1*

**3. You can find a higher quality plan.** Finally, check the quality of your plan using the **Medicare 5-star ratings system**. Plans with a 5-star rating are considered high quality, and those with fewer than 3-stars are considered poor quality. If your current plan is ranked as less than a 3, consider using **Open Enrollment** to switch to a higher-rated plan.

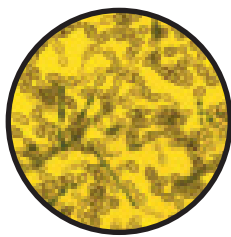
**Before making any decisions about switching your coverage during Open Enrollment . . . .** try talking to an **APPRISE Counselor** to obtain free, **unbiased** information about choosing the best plan for your needs. ***As with all life decisions, it is best to evaluate your options before the deadline strikes.*** An APPRISE counselor can help you to assess where you stand and take a well-thought-out approach to your individual situation. So gather your current plan information and see if there is anything that might need tweaking. If you are unsure, you have plenty of time to call York County’s **APPRISE at 717-771-9008 or 1-800-632-9073**. You can discuss your situation, or schedule an appointment with a trained, unbiased volunteer to determine the best choice for your needs.

Source: [www.mymedicarematters.org](http://www.mymedicarematters.org)

*National Council on Aging*

# Get Rid of Household Mold

Molds are part of the natural environment. Outdoors, molds play a part in nature by breaking down dead organic matter such as fallen leaves and dead trees, **but indoors, mold growth should be avoided.** Molds reproduce by means of tiny spores; the spores are invisible to the naked eye and float through outdoor and indoor air. Mold may begin growing indoors when mold spores land on surfaces that are wet.



**The way to control indoor mold growth is to control moisture** by fixing leaks, using dehumidifiers and air conditioners, and cleaning up properly.

After a flood, mold WILL grow in your home. It can make you sick with respiratory and other health issues. You WILL need to clean your house thoroughly.

1. Take anything that was wet for two or more days outside. Things that stay wet for two days have mold growing on them **even if you can't see it.**
2. Throw out things made of cloth, unless you can wash them in hot water. Also, throw out anything that can't be cleaned easily (like leather, paper, wood and carpet). **When in doubt, throw it out!**
3. Use a bleach mixture to clean mold off hard things (like floors, stoves, sinks, certain toys, countertops, flatwear, plates and tools.) **Look everywhere in your house for mold.**

**Follow these steps in cleaning:**

- Mix 1 to 1½ cups of regular bleach in 1 gallon of water.
- **Never** mix bleach with ammonia or other cleaners.
- Open windows and doors to get fresh air when you use bleach.
- Wear rubber boots, rubber gloves, goggles and a N-95 mask.
- Wash the item with the bleach and water mixture.
- Scrub the surface with a stiff brush if the surface is rough, such as concrete.
- Rinse the item with clean water.
- Dry the item or leave it out to dry.
- Cut out and discard insulation and wallboard **from one foot above the visible damage mark.**

Source: [www.epa.gov/mold](http://www.epa.gov/mold)

# Learn More About Flood Insurance



Flooding is the most common natural disaster in the United States, affecting every state. Flooding can be caused by storms, dams or levees breaking, new developments changing how water flows above and below ground, snowmelt and much more.

Homeowners and renters insurance does not typically cover flood damage. Flood insurance can be the difference between recovering and being financially devastated. Just one inch of water in a home can cost more than \$25,000 in damage. (And no home is completely safe from potential flooding, as demonstrated by the 2018 rains and flash floods in York County.)

More than 20 percent of flood claims come from properties outside "high-risk" flood zones. The

National Flood Insurance Program's (NFIP's) Preferred Risk Policy (PRP) offers lower-cost protection for homes and apartments in areas of low to moderate flood risk. Under this federal program, 2018 premiums are set at a range from \$127 to \$386 per year – for a home with a basement.

**How Do I Proceed?**

If you're interested in more information about flood insurance, NFIP policies can be explored or purchased through thousands of insurance agents nationwide. The agent who helps you with your homeowners or renters insurance may also be able to help you with flood insurance. You can also contact the NFIP Help Center at 1-800-427-4661.



Source: [www.floodsmart.gov](http://www.floodsmart.gov)

## Medication Drop-Box Program Collects 5.51 Tons of Medications in 2017



Seventeen York County police departments currently partner with the York County Solid Waste Authority (YCSWA) to host medication take-back boxes in their police department lobbies. **In 2017, the program safely collected and disposed of a total of 5.51 tons of unused and expired medications, an increase of 1.31 tons over the 4.2 tons collected in 2016.**

This partnership program provides a secure disposal option for unwanted medications from residential sources at no cost to the public or to law enforcement agencies. *Personal information should be removed from the bottles.*

**Carroll Township Police Department**  
555 Chestnut Grove Road, Dillsburg  
Monday ~ Friday, 8:30 am – 4:30 pm

**City of York Police Department**  
50 West King Street, York  
Monday ~ Friday from 6:00 am – 10:30 pm

**Fairview Township Police Department**  
145 Limekiln Road, Suite 600, New Cumberland  
Monday ~ Friday 8:00 am – 4:30 pm

**Hanover Borough Police Department**  
44 Frederick Street, Hanover  
Monday ~ Friday from 8:00 am – 4:30 pm

**Hellam Township Police Department**  
44 Walnut Springs Road, York  
Monday ~ Friday from 8:00 am – 4:30 pm

**Lower Windsor Township Police Department**  
2425 Craley Road, Wrightsville  
Monday ~ Friday from 8:00 am – 4:30 pm

**Newberry Township Police Department**  
1905 Old Trail Road, Etters  
Monday ~ Friday from 8:30 am – 4:30 pm

**Northeastern Regional Police Department**  
5570 Board Road, Mount Wolf  
Monday ~ Friday from 7:30 am – 4:00 pm

**Northern York County Regional Police Department,**  
1445 East Canal Road, Dover  
Monday ~ Friday from 8:00 am – 4:30 pm

**Penn Township Police Department**  
20 Wayne Avenue, Hanover  
Monday ~ Friday from 8:00 am – 4:30 pm

**Southern Regional Police Department**  
47 East High Street, New Freedom  
Monday ~ Friday from 8:00 am – 4:00 pm

**Southwestern Regional Police Department**  
6115 Thoman Drive, Spring Grove  
Monday ~ Friday from 8:00 am – 4:30 pm

**Spring Garden Township Police Department**  
340 Tri Hill Road, York  
Monday ~ Friday from 8:00 am – 4:30 pm

**Springettsbury Township Police Department**  
1501 Mount Zion Road, York  
Monday ~ Friday from 8:00 am – 5:00 pm

**West Manchester Township Police Department**  
380 East Berlin Road, York  
Monday ~ Friday from 8:00 am – 4:30 pm

**West York Borough Police Department**  
1700 West Philadelphia Street, York  
Monday ~ Friday, 9:00 am – 4:30 pm

**York Area Police Department**  
33 Oak Street, York  
Monday ~ Friday from 8:00 am – 5:00 pm

Source: York County Solid Waste Authority  
[www.ycswa.com](http://www.ycswa.com)



# Steps to Maintain Cognitive Health

Families have many things in common, including their genes, environment, and lifestyle. Together, these things may offer clues to diseases, like late- and early-onset Alzheimer's, that can run in a family.

A doctor may ask the patient to make a family health history. A family health history can show patterns of disease and risk factors. Try to include health facts about three generations — grandparents, parents, and children.

People can't change the genes they inherit from their parents, but they can change things like **diet**, **physical activity**, and medical care to **prevent** diseases that may run in the family.

A doctor may suggest steps to stay healthy and watch for changes in memory and thinking. Steps include:



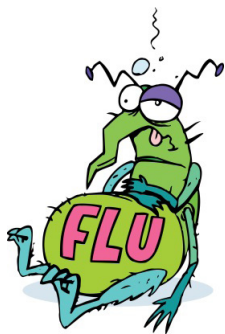
- **Exercise regularly.**
- Eat a healthy diet that is rich in **fruits and vegetables**.
- Spend time with family and friends.
- **Keep one's mind active.**
- **Control type 2 diabetes.**
- Keep **blood pressure** and cholesterol at healthy levels.
- **Maintain a healthy body weight.**
- **Stop smoking.**
- Get help for **depression**.
- Avoid drinking a lot of **alcohol**.
- Get plenty of **sleep**.

Source: [www.nia.nih.gov](http://www.nia.nih.gov)

## A Flu Shot is “The Best Shot” at Prevention for People 65 and Older

For millions of people, the flu can mean a fever, cough, sore throat, body aches, and fatigue for a week or more. However, did you know that if you are 65 years or older, you are at increased risk of serious flu-related complications, like pneumonia?

“People’s immune systems can become weaker with age, which places older adults at high risk of serious flu-related complications,” says Dr. Lisa Grohskopf, a medical officer with CDC’s Influenza Division.



While flu seasons vary in severity, people 65 years and older bear a comparatively greater burden of serious flu-related illness compared to other age groups during most flu seasons. This is why flu vaccination is especially important for people 65 years and older. While flu vaccine can vary in how well it works, there is a lot of scientific data showing that flu vaccination prevents illness and hospitalizations, even among people 65 and older for whom the vaccine may not work as well.

A CDC study published in the journal *Clinical Infectious Diseases* (CID) found that **flu vaccination reduced the risk of flu-related hospitalization among people 65 to 74 years by 61%. Vaccinated people 75 and older were similarly protected (57%).**

**The CDC estimates that flu vaccines reduced the risk of having to go to the doctor for flu illness by 45% among people 65 and older.**

Older adults and families can obtain a flu vaccination in many locations, including doctor's offices, clinics, health departments, local Senior Centers and pharmacies. Most health insurance

plans cover the cost of recommended vaccines and **flu vaccination is a benefit of Medicare**. If you do not currently have health insurance, visit [www.healthcare.gov](http://www.healthcare.gov) to learn more about affordable health coverage options. Get vaccinated, and encourage your friends and family to do the same.

**When more people get vaccinated against the flu, LESS flu can spread through the community.**

In addition to getting a flu shot, it is important to practice healthy habits, such as covering coughs, washing hands often, and avoiding people who are sick.

If you are 65 and older and develop flu symptoms, **seek medical advice quickly. CDC recommends rapid treatment with an influenza antiviral medication.** Antiviral drugs are prescription medications (pills, liquid, an inhaled powder, or an intravenous solution) that fight against the flu in your body. Antiviral drugs work best when used early, ideally within 48 hours of getting sick. For people at high risk of serious flu complications, treatment with an antiviral drug can mean the difference between having milder illness instead of very serious illness that could result in a hospital stay.

**Please see the flu vaccination events coming up at local Senior Centers on this page of *New Horizons*.**

For more information about influenza, flu vaccine or antiviral medications, talk to your doctor or other health care professional, [www.cdc.gov/flu](http://www.cdc.gov/flu), or call CDC at 1-800-CDC-INFO (1-800-232-4636).

Sources: [Centers for Disease Control and Prevention](http://CentersforDiseaseControlandPrevention), [National Center for Immunization and Respiratory Diseases \(NCIRD\)](http://NationalCenterforImmunizationandRespiratoryDiseases)

## Flu Shot Clinics

Yearly flu vaccinations have already begun in some locations in York County, and will continue through-out the flu season.



Flu Shot Clinics will be offered at some York County Senior Centers. ***Be sure to bring your Medicare card and any other insurance cards to the clinic of your choice.***

### Delta Area Senior Center

5 Pendyrus Street, Suite 1, Delta  
Tuesday, September 18, 9 AM – 12 PM  
*Pre-registration is not required.*

### Heritage Senior Center

3700-4 Davidsburg Road, Dover  
Monday, September 24, 9 AM – 11 AM  
Tuesday, October 30, 8:30 AM – 10:15 AM  
*Pre-registration is not required.*

### Windy Hill on the Campus

1472 Roth's Church Road, Spring Grove  
Monday, September 24, 9 AM – 11 AM  
*Reservations are appreciated by calling 717-225-0733.*

### Yorktown Senior Center

509 Pacific Avenue, York  
Wednesday, September 26, 9 AM – 11 AM  
*Pre-registration is not required.*

# Falls-Related Deaths Continue to Rise

By: Pamela L. Gay RN BS D-ABMDI, York County Coroner

For the second year in a row, the York County Coroner's office saw an increased amount of fall-related deaths of residents in homes and facilities (86 in 2017 and 85 in 2016). Sadly, we are seeing the same trend in 2018 – with 67 such deaths year-to-date.

While a handful of these falls occur in folks younger than 55, **this is a common problem in those 55 and older** – and a disturbing health trend. Both caregivers and older adults should inform themselves regarding fall-prevention tips.

The Falls Free Coalition of York County offers free “Matter of Balance” classes regularly throughout the county. (*See the next page for the current schedule, or go to [www.ycaaa.org](http://www.ycaaa.org) – click on “Forms and Documents”.*) These classes teach older adults not only how to prevent falls, but also how to improve balance and confidence after a fall.

Some deaths may occur after a fall, especially when the older adult has not reported the fall to a family member or physician. Sometimes, seniors hesitate to report falls due to fears of losing

independence, or of an unwanted change in their living situation. Subsequently, older adults may develop complications from fractures or brain bleeding (from traumatic brain injury) that result in prolonged illness or even death. This is why older adults should report falls without hesitation – ***getting immediate medical attention could prevent complications and save lives.***

Individuals, caregivers or family members should routinely survey their homes, assessing for safety in regards to fall prevention. There are free, downloadable checklists on the CDC's website at: <https://www.cdc.gov/steady/patient.html>. In addition, there are local resources available in regards to fall prevention. Try our website at [www.fallsfreeyork.org](http://www.fallsfreeyork.org), where you will find helpful information on how to prevent falls in and around your home, as well as how to improve the overall health of older adults in York County. Another option is to “like” us on Facebook at [Falls Free Coalition of York County](#).

Older adults, their caregivers and loves ones can



also attend the **50plus EXPO** here in York County on **Wednesday, September 26, 2018, from 9 am to 2 pm at the York Expo Center in the York Fairgrounds.** The Falls Free Coalition is featuring a FUN, interactive Falls-Prevention exhibit to teach older adults and caregivers about fall risks, and steps to take to ensure a healthy and safe “Falls-Free” lifestyle while growing older. ***We hope to see you there!***

## ATTENTION

### Out-Of-County Family Members & Long-Distance Caregivers

Although *New Horizons* is not mailed to homes beyond York County, **it is available online for free.** The online version includes important resource hyperlinks, so that the reader can easily “click” for more information. Go to [www.ycaaa.org](http://www.ycaaa.org), click “About Us”, then click on “New Horizons Newspaper” directly below.

## Annual Notice of Change

All Medicare Part D Prescription Drug plans and Medicare Advantage plans are required to send their enrollees an Annual Notice of Change (ANOC), that describes plan changes for the coming year, and the Evidence of Coverage (EOC), which includes comprehensive information about coverage and plan policies by September 30, 2018.

**Watch for this information in the mail and take time to carefully review the details.** Historically, almost every plan has modified its benefits package and/or cost structure each year, so *you should not assume the 2018 plan would remain unchanged in 2019.*

These documents will describe any changes in your current health and drug coverage and costs for 2019, including new formulary (the list of drugs that the plan will cover for 2019), pharmacy network changes, cost changes, and a summary of benefits.

Some people will learn that the Medicare Advantage plan or Part D plan they have in 2018 will no longer cover one or more of their prescriptions, or the amount they pay for premiums or co-pays will change in 2019.

**Reading and understanding this information now will help avoid costly surprises later.**

People with Medicare may change plans during **Medicare's Open Enrollment period that begins October 15 through December 7, with coverage effective January 1, 2019.**

## Coming Soon...Medicare's Annual Open Enrollment Period October 15th - December 7th



During Open Enrollment, Medicare beneficiaries have the option to compare and switch their current Medicare Advantage Plan or Part D Prescription Drug Plan with new, upcoming plans for 2019.

### Why should you get a free comparison?

Medicare Advantage Plans and Part D Prescription Drug Plans can change yearly. Premiums, deductibles, cost sharing, and formulary updates are just a few of the things that can change with your plan. Open Enrollment only happens once a year, so it's important that you take advantage of this time period and make sure you have a plan that fits your needs and budget. Even if you're happy with your current plan, it's always a good idea to compare your options or review your plan to see what changes will happen in 2019.

### APPRISE can help!

APPRISE is the State Health Insurance Assistance Program in Pennsylvania. We provide free, **unbiased** insurance counseling to people on

Medicare. APPRISE counselors are specifically trained to answer any questions about your coverage. We provide you with clear, easy to understand information about your Medicare options and can assist in comparing plans for 2019. We will also screen you to see if you qualify for any financial assistance programs to get help paying for your prescription drugs or Part B premium. ***See pages 8-9 for more info!***



**Let us help make sure you are in the best plan for you!**

*Call today to speak with an APPRISE counselor and schedule your free comparison!*

York County Area Agency on Aging  
100 West Market St., York, PA 17401

717-771-9008  
1-800-632-9073

*APPRISE is a free service provided by the PA Department of Aging, and is funded in whole or part by a grant through the Administration for Community Living.*



# Ready, Steady, Balance

## Prevent Falls in 2018

Steps you can take to prevent falls will be showcased at the *Falls Free area at the 50plus Expo*. The *Falls Free Coalition of York County* community partners will again staff a designated area entitled “Falls Free York County” on September 26 at the York Expo Center. This unique area will emphasize the importance of preventing falls in older adults. Healthcare providers, consisting of nurses, physical therapists, occupational therapists, pharmacists, exercise specialists, educators, as well as other professionals, will provide the following free screenings and services:

- Falls risk assessment
- Balance and gait testing
- Cane and walker checks
- Exercise demonstrations
- Brown bag medicine review (bring your medications or list with you to the booth)
- Information about A Matter of Balance (falls prevention classes)

- Demonstration of helpful assistive devices
- Tips for caregivers and what to do when a fall occurs
- Depression resources

*The mission of the Falls Free Coalition of York County is to partner with the community to increase fall prevention awareness for York county older adults. Membership includes the following organizations – Caring Hospice Services; Drayer Physical Therapy; Encompass Home Health & Hospice; Hanover Hall Nursing & Rehabilitation Center; HealthSouth Rehabilitation Hospital of York; Minnich's Pharmacy; OSS Health; PA LINK; rabbittransit; Self Determination Housing Project; Transitions Healthcare Gettysburg; United Healthcare Community Plan; UPMC Pinnacle; York City Bureau of Health; York County Area Agency on Aging; York County Coroner's Office; WellSpan Health.*

## Falls Free Coalition of York County Announces Classes

Many older adults experience concerns about falling and restrict their activities. A MATTER OF BALANCE is an award-winning program designed to manage falls and increase activity levels.

This program emphasizes practical strategies to manage falls.

### Who should attend?

Anyone concerned about falls • Anyone interested in improving balance, flexibility and strength • Anyone who has fallen in the past • Anyone who has restricted activities because of concerns about falling.

**The following are upcoming workshops offered through the Falls Free Coalition of York County. Pre-registration is required.**

#### York Township Park Building

25 Oak Street, York

September 10 – October 3

Mondays and Wednesdays, 10 am – 12 pm

**To register, call Megan at 717-771-9610**

#### Bob Hoffman YMCA

1705 Palomino Road, Dover

October 3 – November 21

Wednesdays – 9:30 am – 11:30 am

**To register, call Reda Willis at 717-851-3082**

#### York Township Park Building

25 Oak Street, York

October 8 – October 31

Mondays & Wednesdays, 10 am – 12 pm

**To register, call Megan at 717-771-9610**

#### WellSpan Springdale Pediatrics Office

2339 South George Street, York

October 1 – November 19

Mondays, 1 pm – 3 pm

**To register, call Reda Willis at 717-851-3082**

#### WellSpan Springdale Pediatrics Office

2339 South George Street, York

October 2 – November 20

Tuesdays, 9:30 am – 11:30 am

**To register, call Reda Willis at 717-851-3082**

#### YMCA East York

4075 East Market Street, York

October 29 – November 26 (No class November 12)

Mondays & Wednesdays, 11 am – 1 pm

**To register, call the YMCA at 717-650-1270**



MANAGING CONCERNS ABOUT FALLS

**The First Day of Fall is Fall Prevention Day!**

**September 22, 2018**

Did you know that 1 in 4 Americans aged 65+ falls every year? Falls are the leading cause of fatal and non-fatal injuries for older Americans. Falls are costly — in dollars and in quality of life.



Many people think falls are a normal part of aging. The truth is, they're not. **Most falls can be prevented — and you have the power to reduce your risk.** Exercising, managing your medications, having your vision checked, and making your living environment safer are all steps you can take to prevent a fall.

Every year on the first day of Fall, we observe **National Falls Prevention Awareness Day** to bring attention to this growing public health issue. FREE programs and screenings are available, **right on this page**, to assess your risk, reduce falls, and save lives!

Source: [www.ncoa.org](http://www.ncoa.org)



**Please join us for this FREE event!**



16th annual

**50plus EXPO**  
YORK COUNTY

**Sept. 26, 2018**  
**9 a.m. – 2 p.m.**

**York Expo Center** Memorial Hall East • 334 Carlisle Ave., York

**Exhibitors • Health Screenings • Seminars  
Entertainment • Door Prizes**



**Falls Free York  
Fall-Prevention Area**

**Principal Sponsors:** 50+ LIFE BUSINESSWoman

**Health & Wellness Sponsor:**

**Community Outreach Sponsor:**



**Visitor Bag Sponsor:**  
OSS Health

**Seminar Sponsors:**  
Bellomo & Associates  
Capital BlueCross

**Supporting Sponsors:**  
ClearCaptions  
Gateway Health  
Misericordia Nursing &  
Rehabilitation Care  
UPMC Pinnacle

**Media Sponsor:** 630.27 WYOM

**Brought to you by:**  
YOLP EVENTS  
(717) 285-1350

**www.50plusExpoPA.com**



# Announcing Medicare Annual Enrollment Events

- Do you need help comparing the available plans or enrolling in a different plan?
- Would you like someone to review your situation and help you understand and determine if you are enrolled in the best plan for you?
- Do you want to see if there may be a better plan available for you?
- Are you continuing to have problems with your current plan?
- Would you like assistance from a trained counselor who does not represent a specific plan or receive income from your enrollment in a specific plan?

The APPRISE Program at the Area Agency on Aging will be offering one-on-one assistance by **pre-scheduled appointments only** during the upcoming Annual Enrollment at the following locations. To schedule an appointment, call the APPRISE Scheduling Line **on or after Tuesday, September 4 at (717) 771-9042.**



**Wednesday, October 17**  
**South Western High School**  
200 Bowman Road, Hanover  
**4:00 PM to 8:00 PM**

**Friday, October 19**  
**Kennard-Dale High School**  
393 Main Street, Fawn Grove  
**10:00 AM to 1:00 PM**

**Tuesday, October 23**  
**York Suburban High School**  
1800 Hollywood Drive, York  
**4:00 PM to 8:00 PM**

**Wednesday, October 24**  
**Spring Grove High School**  
1490 Roth's Church Road, Spring Grove  
**10:00 AM to 1:00 PM**

**Monday, October 29**  
**West York High School**  
1800 Bannister Street, York  
**4:00 PM to 8:00 PM**

**Tuesday, October 30**  
**Red Land High School**  
560 Fishing Creek Road, Lewisberry  
**1:00 PM to 3:00 PM**

**Thursday, November 1**  
**Dallastown Area Senior High School**  
700 New School Lane, Dallastown  
**4:00 PM to 8:00 PM**

**Monday, November 5**  
**SpiriTrust® Lutheran Personal Care Home (Zimmerman Place)**  
800 Bollinger Drive, Shrewsbury  
**9:30 AM to 12:00 PM**

**Wednesday, November 7**  
**Spring Grove High School**  
1490 Roth's Church Road, Spring Grove  
**10:00 AM to 1:00 PM**

**Thursday, November 8**  
**Northeastern High School**  
300 High Street, Manchester  
**1:00 PM to 4:00 PM**

**Wednesday, November 14**  
**South Western High School**  
200 Bowman Road, Hanover  
**4:00 PM to 8:00 PM**

**Monday, November 19**  
**West York High School**  
1800 Bannister Street, York  
**4:00 PM to 8:00 PM**

**Tuesday, November 20**  
**Red Lion Area High School**  
200 Horace Mann Avenue, Red Lion  
**9:30 AM to 4:00 PM**

**Tuesday, November 27**  
**York Suburban High School**  
1800 Hollywood Drive, York  
**4:00 PM to 8:00 PM**

**Monday, Tuesday & Wednesday, December 3, 4, & 5**  
**York County Area Agency on Aging**  
100 West Market Street, York  
**9:00 AM to 12:00 PM**

***Please note:** These events are only for **current Medicare beneficiaries** who would like to compare 2019 plans. If you are new to Medicare or have other questions regarding Medicare, please call our **APPRISE Help Desk at 717-771-9008.***

**New Horizons** is available online for free, including hyperlinks, so that the reader can easily "click" for more information. Go to [www.ycaaa.org](http://www.ycaaa.org), click "About Us", then click on "New Horizons Newspaper" directly below.

## Important Dates

**By September 30:** 2019 Medicare & You handbook will be mailed to Medicare beneficiaries. You can request an e-version of the handbook through your MyMedicare.gov account or by contacting Medicare at **1-800-MEDICARE. (1-800-633-4227)**

**By September 30:** All plans must mail their current members the Annual Notice of Change (ANOC) and Evidence of Coverage (EOC). These notices tell members about any changes for the 2019 plan year. As always, you should carefully review these notices and make sure your current plan continues to best meet your needs.

**On October 1:** Organizations are allowed to begin marketing their 2019 plans.

**By October 1:** Tentative date for 2019 plan data to be displayed on the Medicare Plan Finder.

**By October 2:** Plans that are leaving the Medicare program in 2019 must send their current members a letter notifying them that their current coverage will end on December 31, 2018.

**By October 15:** Notice of Creditable Coverage Received. Employer/Union and other general health plans must provide all Medicare-eligible enrollees information on whether or not their drug coverage is creditable.

**On October 15:** Annual Enrollment Period (AEP) begins. People with Medicare can make changes in their Medicare coverage by enrolling in a different Part D plan, changing from Medicare Advantage to Original Medicare, or vice versa.

**On December 7:** Annual Enrollment Period (AEP) ends.

**On January 1, 2019:** 2019 plan benefit period begins.

**From January 1 to February 14, 2019:** Medicare Advantage Annual Disenrollment Period (MA ADP). During this time Medicare beneficiaries can only disenroll from a Medicare Advantage plan and go to Original Medicare. They cannot use the MA ADP to switch Medicare Advantage plans. They also will get a Part D Special Enrollment Period associated with the MA ADP to enroll in a Prescription Drug Plan (PDP), if they're interested.





# Consider These 7 Things When Choosing Medicare Coverage

## Costs • Coverage • Your Other Coverage • Prescription Drugs Doctor & Hospital Choice • Quality of Care • Travel

How much are your premiums, deductibles, and other costs? How much do you pay for services like hospital stays or doctor visits? Is there a yearly limit on what you could pay out-of-pocket for medical services? Make sure you understand any coverage rules that may affect your costs.

### Costs in Original Medicare

There's no limit on how much you pay out-of-pocket per year unless you have **supplemental coverage**.

### Costs in Medicare Advantage

Plans have a yearly limit on your out-of-pocket costs. If you join a Medicare Advantage Plan, once you reach a certain limit, you'll pay nothing for covered services for the rest of the year. This option may be more cost effective for you.

### Coverage

How well does the plan cover the services you need?

### Coverage in Original Medicare

Medicare covers medical services and supplies in hospitals, doctors' offices, and other health care settings. Services are either covered under **Part A** or **Part B**.

### Coverage in Medicare Advantage

Plans must cover all of the services that Original Medicare covers. Many plans offer benefits that Original Medicare doesn't cover like vision, hearing, or dental.

### Your other coverage

If you have other types of health or prescription drug coverage, make sure you understand how that coverage works with Medicare. If you have employment-related coverage, or get your health care from an Indian Health or Tribal Health Program, talk to your benefits administrator or insurer before making any changes.

### Supplemental coverage in Original Medicare

You can add a **Medigap policy** to help pay your out-of-pocket costs in Original Medicare, like your deductible and coinsurance.

### Supplemental coverage in Medicare Advantage

It may be more cost effective for you to join a Medicare Advantage Plan because your cost sharing is lower (or included). And, many Medicare Advantage plans offer vision, hearing, and dental. You can't use (and can't be sold)

a Medigap policy if you're in a Medicare Advantage Plan.

### Prescription drugs

Do you need to join a Medicare Prescription Drug Plan? Do you already have creditable prescription drug coverage? Will you pay a penalty if you join a drug plan later? What's the plan's overall star rating? What will your prescription drugs cost under each plan? Are your drugs covered under the plan's formulary? Are there any coverage rules that apply to your prescriptions? Are you eligible for a free Medication Therapy Management (MTM) program?

### Where Can You Get Help With Medicare?

- ◆ The 2019 *Medicare & You* Handbook
- ◆ Medicare Web Site at [www.medicare.gov](http://www.medicare.gov)
- ◆ Medicare Toll-Free Telephone Number **1-800-633-4227**
- ◆ York County Area Agency on Aging APPRISE Help Desk **717-771-9008**

### Prescription drug coverage in Original Medicare

You'll need to join a Medicare Prescription Drug Plan (Part D) to get drug coverage.

### Prescription drug coverage in Medicare Advantage

Most Medicare Advantage Plans include drug coverage. If yours doesn't, you may be able to join a separate Part D plan.

### Doctor and hospital choice

Do your doctors accept the coverage? Are the doctors you want to see accepting new patients? Do you have to choose your hospital and health care providers from a network? Do you need to get referrals?

### Doctor and hospital choice in Original Medicare

You can go to any doctor that accepts Medicare.

### Doctor and hospital choice in Medicare Advantage

You may need to use health care providers who participate in the plan's network. If so, find out how close the network's doctor or pharmacies are to your home. Some plans offer out-of-network coverage.

### Quality of care

Are you satisfied with your medical care? The quality of care and services offered by plans and other health care providers can vary. How have Medicare and other people with Medicare rated your health and drug plan's care and services?

**Get help comparing plans and providers.**

### Travel

Will the plan cover you if you travel to another state or outside the U.S.?

### Travel coverage in Original Medicare

Original Medicare generally doesn't cover care outside the U.S. You may be able to buy **supplemental insurance that offers travel coverage**.

### Travel coverage in Medicare Advantage

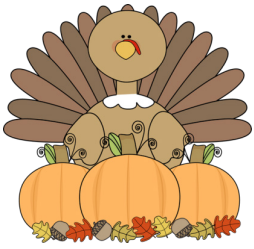
Plans usually don't cover care you get outside of the U.S.

### Note:

If you're in a Medicare plan, review the **"Evidence of Coverage" (EOC)** and **"Annual Notice of Change" (ANOC)** your plan sends you each year, usually in the fall. The EOC gives you details about what the plan covers, how much you pay, and more. The ANOC includes any changes in coverage, costs, or service area effective in January. If you don't get an EOC or ANOC, contact your plan. Get your plan's contact information from a **Personalized Search (under General Search)**, or **search by plan name** on the [www.medicare.gov](http://www.medicare.gov) website.

Source: [www.medicare.gov](http://www.medicare.gov)

## 3 Ways to Thaw a Turkey



While frozen, a turkey is safe indefinitely. As soon as it begins to thaw, bacteria that may have been present before freezing will begin to grow again. Here are three ways to safely thaw your bird.

**Refrigerator.** It is safe to store your turkey in your refrigerator to thaw – in fact, this is the USDA-recommended safest-thawing method. Allow approximately 24 hours for every 4-5 pounds of bird. This means it would take 4-5 days to thaw a 20 lb. turkey.

**Cold Water.** Submerge the bird in cold water and change it every 30 minutes. Cook immediately after thawing.

**Microwave.** Use the defrost function based on weight. Cook immediately after thawing.

**Did you know?** It's safe to cook a frozen turkey although the cooking time will be 50% longer.

**For more information on safe thawing methods, visit [www.usda.gov](http://www.usda.gov).**

Source:  **United States Department of Agriculture**  
Food Safety and Inspection Service



**Safety** is one of rabbittransit's most important values. We would like to offer a few valuable tips to help you stay safe when riding a rabbittransit bus. **Remember the 3 Points of Contact Rule!** The 3 Points of Contact rule means always keep contact by using one hand and two feet OR two hands and one foot when entering or leaving the bus. If you must carry something, try holding it in one hand to keep the other hand free for a point of contact.

**Another safety tip--Remember the Rule of ABC:** Always Watch Your Step  
Be Careful, Look Ahead  
Clasp That Handrail

rabbittransit wants your trip to be a safe one, so please remember to use the 3 Points of Contact and the Rule of ABC at all times to avoid falling on the bus! For information about rabbittransit, please call **1-800-632-9063**.

## Look. Listen. Learn.

**By Kraig E Herman, IAAI-CFI, Public Education Specialist:  
Pennsylvania Office of the State Fire Commissioner**

Every year, most fire deaths occur in the home. As of August 8<sup>th</sup>, Pennsylvania has experienced 102 civilian fire deaths in residential homes, 54 of those being older adults. Today's home fires burn faster than ever. *When you were younger, you had 5-7 minutes to escape a house fire, but now that time is down to 1 to 2 minutes.* Please review the following points to PREPARE yourself in the event you do experience a fire.

**Home Fire Escape Planning:** Home fire escape planning and practice drills are an essential part of fire safety. A home escape plan should include the following: two exits from every room in the home; properly installed and working smoke alarms; a meeting place outside, in front of your home; a call to 9-1-1 or your local emergency number.

**Smoke Alarms:** Smoke alarms detect and alert people to a fire in the early stages. Smoke alarms can mean the difference between life and death in a fire, and working smoke alarms cut the risk of dying in a home fire in half. Install smoke alarms in every sleeping room, outside each separate sleeping area, and on every level of your home, including the basement. Test your smoke alarms at least once a month using the test button. Finally, make sure everyone in your home understands the sound of the smoke alarm and knows how to respond.

**Cooking:** Cooking is the leading cause of home fires and home fire injuries. The leading cause of fires in the kitchen is unattended cooking. Stay in your kitchen when you are frying, boiling, grilling, or broiling food. If you are simmering, baking, or roasting food, check it regularly and stay in your home. Keep anything that can catch fire away from your stovetop.

**Heating:** Heating equipment is one of the leading causes of home fires during the winter months. Space heaters are the type of equipment most often involved in home heating equipment fires. Keep anything that can burn at least 3 feet away from heating equipment. Have a 3-foot "kid-free zone" around open fires and space heaters. Purchase and use only portable space heaters listed by a qualified testing laboratory. Have a qualified professional install your heating equipment. Maintain your heating equipment and chimneys by having them cleaned and inspected by a qualified professional.

**For more information:** Please contact Kraig Herman at [krherman@pa.gov](mailto:krherman@pa.gov)



**Volunteer Firefighter / EMT:  
Liberty Fire Co of North York  
Borough / EMT: Red Lion Area  
Ambulance**

## Equality Advocate will share story of perseverance at YORKVET breakfast

Lt. Col. Kate Germano, author of *Fight Like a Girl* and an advocate for higher expectations and standards for women in the military, will be the keynote speaker at **York County's annual Veterans Day celebration and breakfast on Sunday, Nov. 11<sup>th</sup> at 9:00 a.m.** **The breakfast will be at the York Expo Center's Mid Atlantic Industrial Memorial Hall West.**

The event is a celebration of York County veterans and their continued service to our community. Private contributions from throughout York County support the annual breakfast.

Ceremonies will also include presentation of the George H. Eyster award for distinguished service. The 27<sup>th</sup> annual award is presented to a deserving YORKVET who has demonstrated distinguished service to our community over an extended period of time.

Terry Gendron, director of the York County Department of Veterans Affairs, will serve as master of ceremonies.

For more information about attending the event, contact the County of York Veterans Affairs Office at **717-771-9218**.

### About Kate Germano

While serving as the commander of 4<sup>th</sup> Recruit Battalion at Parris Island, South Carolina, Lt. Col. Germano made it her mission to ensure that female recruits were able to succeed by drastically shifting the paradigm of how women were trained.

Kate has fought back and become a national figure by speaking out against discrimination and advocating for higher expectations and standards for women in the military. Her writing has been published in national media outlets to include the *New York Times*, *Washington Post*, *San Diego Union Tribune*, *Time Magazine*, *U.S. News and World Report*, and more. She has also been featured on *NPR*, *CSPAN*, and *PBS Newshour*. Lt. Col. Germano will be available for brief interviews before the day's ceremonies begin. Media outlets should RSVP in advance.

For more information on Lt. Col. Germano, visit [www.KateGermano.com](http://www.KateGermano.com)



## Preventing Pneumonia

By: Letitia Cosbert, MD

Thomas Hart Family Practice, York Hospital

### What is pneumonia?

Pneumonia is a lung infection. It can be caused by viruses, bacteria, and other less common germs. Pneumonia caused by bacteria is the one that we can treat with antibiotics. The most common bacteria that causes this infection is a Strept germ called *Streptococcus pneumoniae*. We call this type of pneumonia Pneumococcal pneumonia. Signs of pneumonia are fever, chills, chest pain, trouble breathing, coughing up phlegm, and weakness.

Every year it is estimated that 400,000 people are hospitalized because of pneumococcal pneumonia in the United States. Over 90% of all deaths from pneumonia are in the older population. Some patients suffer other complications even when they survive. So, pneumonia is an infection we try hard to prevent. We have vaccines that protect against the most common strains of Pneumococcal bacteria.

### Which Vaccine Am I getting?

There are two vaccines, the Pneumovax 23 and Prevnar 13. The Pneumovax is also called PPSV23, Pneumovax23, or pneumococcal polysaccharide vaccine. As the number suggests, it covers 23 strains of this germ. Prevnar13 is also called PCV13 or pneumococcal conjugate vaccine. This is the same immunization that infants receive. It covers 13 more strains.

### Didn't I get one before?

The schedule for the Pneumonia vaccines is complicated. So, discuss this with your doctor or other health care professional. It is important that you understand the treatments you receive including vaccines. Here is a simplified explanation of the schedule. All persons 65 and over should receive a single dose of the Pneumovax 23 and Prevnar 13 one year apart.

If you are over 65 years old you may have gotten one of these vaccines. If you only received one of them the CDC recommends that you get the other vaccine after a year has passed.

If you smoke, have chronic heart, liver, or lung disease, or diabetes, then you should have received one dose of Pneumovax 23 before the age of 65. In this case, you will be due for another dose of Pneumovax when you turn 65 years old, and 5 years have passed since the first vaccine. For example, if you received Pneumovax at age 63 then you would be due for a repeat dose at age 68. These patients receive a one-time dose of Prevnar 13 at age 65 also.

### One more thing...stop smoking.

One very important thing you can do to decrease your risk of pneumonia and many other problems is to stop smoking. No one is ever too old to benefit from quitting smoking. Quitting tobacco use at any age slows the decline in lung function that smoking causes. So, if you smoke, talk to your doctor or health care professional about help with quitting.

# September 2018 National Preparedness Month

## Preparing Makes Sense. Get Ready Now.

While each person's abilities and needs are unique, every individual can take steps to prepare for all kinds of emergencies. By evaluating your own personal needs and making an emergency plan that fits those needs, you and your loved ones can be better prepared. This article outlines commonsense measures that older individuals and caretakers can use to start preparing for emergencies before they happen.

### 1 Get a Kit of Emergency Supplies

The first step is to consider how an emergency might affect your individual needs. Plan to make it on your own, for at least three days. It's possible that you will not have access to disaster assistance, a medical facility or even a drugstore. It is crucial that you and your family think about what kinds of resources you use on a daily basis and what you might do if those resources are limited or not available.

**Basic Supplies:** Think first about the basics for survival - food, water, clean air and any life-sustaining items you require to maintain your health, safety and independence. Consider two kits. In one kit put everything you will need to stay where you are and make it on your own for a period of time. The other kit should be a lightweight, smaller version you can take with you if you have to leave your home.

#### Recommended basic emergency supplies include:

- ☐ **Water**, one gallon of water per person per day for at least three days, for drinking and sanitation
- ☐ **Food**, at least a three-day supply of non-perishable food and a can opener
- ☐ **Battery-powered or hand crank radio**, and a NOAA Weather Radio with tone alert and **extra batteries** for both
- ☐ Battery-powered or hand crank **cell phone charger**
- ☐ **Flashlight** and extra batteries
- ☐ **First aid kit** and **whistle** to signal for help
- ☐ **Dust mask** to help filter contaminated air, and **plastic sheeting** and **duct tape** for shelter.
- ☐ **Moist towelettes, garbage bags** and **plastic ties** for personal sanitation
- ☐ **Wrench** or **pliers** to turn off utilities
- ☐ Local **maps**
- ☐ **Pet food, extra water** and **supplies** for your pet or service animal

NATIONAL PREPAREDNESS MONTH 2018

  
**Disasters  
Happen**

**PREPARE NOW** **LEARN HOW**



### 2 Make a Plan For An Emergency

The reality of a disaster situation is that you will likely not have access to everyday conveniences. **To plan in advance, think through the details of your everyday life.** If there are people who assist you on a daily basis, list contact information in case of an emergency. Create your own personal support network by identifying others who will help you in an emergency. Plan for transportation, and what alternative modes could serve as back-ups. If you require accessible transportation be sure your alternatives are also accessible. If you require life-sustaining equipment or treatment, such as a dialysis machine, find out the location and availability of more than one facility. **For every aspect of your daily routine, plan an alternative procedure.** Make a plan and write it down. **Keep a copy of your plan in your emergency supply kits and a list of important information and contacts in your wallet. Share your plan with your family, friends, service providers and others in your personal support network.**

### 3 Be Informed About What Might Happen

Some of the things you can do to prepare for the unexpected, such as an emergency supply kit and an emergency plan, are the same regardless of the type of emergency. However, it's important to stay informed about what might happen, and know what types of emergencies are likely to affect your region. For more information about specific types of emergencies, visit [www.ready.gov](http://www.ready.gov). Be prepared to adapt this information to your personal circumstances and make every effort to follow instructions received from authorities on the scene.

Above all, stay calm, be patient and think before you act. With these simple preparations, you can be ready for the unexpected.

Source: [www.ready.gov](http://www.ready.gov)

# Safety Tips: Vehicle-Deer Collisions



An estimated 1.5 million vehicles are involved in crashes involving deer in the United States each year. In the most recent data, York County was rated the 2<sup>nd</sup> highest Pennsylvania County for deer collisions, exceeded only by Westmoreland County.

The increase in deer movement, due to breeding activities and the start of hunting season, makes October through December the peak season of the year for such accidents in Pennsylvania, **which experiences more car-deer collisions than any other state in the nation.**

## Safety Tips to Avoid Car-Deer Crashes:

- ◇ Drive at safe, prudent speed
- ◇ Be extra careful at dawn and dusk, the times when most deer travel. They are most active during the early evening. Caution: When Daylight Savings Time ends on Sunday, November 4, 2018, drivers will be making their daily commutes during these peak hours.

- ◇ Spotting a deer early can prevent a collision, so scan fields and areas adjacent to the roadway.
- ◇ Use special caution in those areas marked with deer crossing signs, known areas for deer activity.
- ◇ Keep in mind that most deer cross the road at those points at which linear features in the landscape cross the road. Commonly, these include tree rows, streams, ditches, bridges, overpasses, and railroad tracks.
- ◇ Use high beams when no traffic is approaching. High beams will light up the eyes of deer near or on the road, and the sides of the road where they linger.
- ◇ Don't depend on gimmicky, car-mounted "deer whistles" or other devices to deter deer. Some studies have shown them to be ineffective.
- ◇ Always wear your seatbelt. It's your best protection.

## If You Encounter a Deer in Your Path:

- ◇ Don't panic. Firmly and gently step on the brake.

- ◇ If you see one, there are others! Deer travel in groups, and there are probably more lurking just out of sight. They blend in well. Never assume you've spotted them all. Chances are, you haven't.
- ◇ Flash your headlights and honk your horn to scare the deer from the road.
- ◇ Do NOT swerve to miss the deer. Not only does it confuse the deer, you may also veer off the road or, even worse, into oncoming traffic. The damage from striking a deer will be far less than if you collide with other vehicles or leave the roadway and hit a fixed object (which can also affect your insurance coverage, as indicated below).
- ◇ If you do strike a deer, do not move it unless it is obviously dead. A wounded, scared deer can cause serious injury to a driver. Call 911, and personnel will dispatch authorities trained to deal with the situation.

The PA Insurance Department is alerting drivers that if they are involved in an accident with a deer, their insurance company cannot add a surcharge to their premium. The autumn and early-winter months have the highest rates of accidents involving deer, with November being the highest.

Under Pennsylvania state law, crashes involving deer are considered not-at-fault accidents, and insurance companies cannot add a surcharge to a policyholder's premium as a result. **Note: This excludes drivers that do not come into contact with the deer.**

To report a dead deer for removal from **state-maintained roads**, motorists can call the Pennsylvania Department of Transportation at **1-800-FIX-ROAD. (1-800-349-7623)**

If you have hit a deer, and the deer is still alive at the scene of the accident, inform the **911** dispatcher.

Sources: [The Center for Traffic Safety](#), [York County www.insurance.pa.gov](#)

## Application Deadline Extended

The Property Tax/Rent Rebate program deadline for older adults and residents with disabilities to apply for rebates of rent and property taxes paid in **2017** has been extended from June 30 to December 31, 2018.

The rebate program benefits eligible Pennsylvanians age 65 and older; widows and widowers age 50 and older; and people with disabilities age 18 and older. The income limit is \$35,000 a year for homeowners and \$15,000 annually for renters, and half of Social Security income is excluded. It costs nothing to apply for a rebate.

Applicants may obtain Property Tax/Rent Rebate claim forms (PA-1000) and related information online at [www.revenue.pa.gov](http://www.revenue.pa.gov) or by calling, toll-free, **1-888-222-9190**.

Claimants who already applied for rebates may check the status of claims online at [www.revenue.pa.gov](http://www.revenue.pa.gov) or by calling, toll-free, **1-888-PATAXES. (1-888-728-2937)**

Since the Property Tax/Rent Rebate Program's 1971 inception, older and disabled adults have received more than \$6.7 billion in property tax and rent relief. The program is funded by the Pennsylvania Lottery and revenue from slots gaming.

## Rent-A-Kid

### An intergenerational program bringing youth and older adults together

The Rent-A-Kid Program allows older adults to hire local youth to help with various chores.



#### To be eligible for the program you must be:

- A York County resident
- 60 years of age or older
- Agreeable to reimbursement of a minimum of \$5/hour, or a negotiated rate based on the job.

The various indoor and outdoor odd jobs can include: raking leaves, shoveling, computer and electronic device support, dog walking, pulling weeds, gardening, mowing, painting, letter writing, and household chores.

**Arrange for help BEFORE you need it.**  
**Contact the Rent-A-Kid Coordinator at the York County Area Agency on Aging**  
**717-771-9103 or 1-800-632-9073,**  
**[aging@yorkcountypa.gov](mailto:aging@yorkcountypa.gov),**  
**or [www.ycaaa.org](http://www.ycaaa.org).**

**Daylight savings time ends on Sunday, November 4, 2018 at 2:00 am.**

**Remember to turn your clock back one hour!**





# Senior Safety Tips for Home AND Community

Pennsylvania has one of the highest senior populations in the country, and PA seniors are more active than ever! These tips are designed to help protect and educate seniors on what to watch out for when they are out socially, traveling, or simply enjoying their home life.

## BE ALERT

- Talk with family members and friends about your travel plans and daily activities.
- Be aware of your surroundings, walk in groups of two or more.
- Never post your travel plans on social-media sites.
- When driving, never pull off or park in a secluded area. Drive to a well-lit, public place.

## BE SECURE

- Close and lock windows when you leave the house. Keep your doors locked at all times, even while you are at home.
- Don't let strangers into your home. Ask all delivery people and utility workers for ID.
- Never deal with a contractor who shows up unsolicited or with "left over materials." Always use a contractor that is registered with the Pennsylvania Office of Attorney General. To check if a contractor is registered, visit [www.attorneygeneral.gov](http://www.attorneygeneral.gov) or call 1-888-520-6680.
- When you are gone for more than a day, make sure your home appears occupied – use automatic timers to turn on lights and a

radio or television.

- Always place a hold request on mail and newspapers while away. If possible, park a second vehicle in the driveway.
- Do not hide your keys under the mat or in other conspicuous places.

## BE SMART

- Banks, credit card companies and government offices never call you to verify your personal or account information.
- Never give your personal information to anyone who contacts you and asks for it; only when you initiate the contact.
- Don't carry unneeded credit cards or your social security number with you.
- Law enforcement agencies will not contact you and demand that you make a payment of fines over the phone or internet.
- No one can win a lottery from a country they've never visited, or a sweepstakes they didn't enter. "You have to play to win."
- No offer to share millions of dollars, recover wealth, or provide large sums of money for you to distribute to charity will require you to provide "front money."
- Beware of health care swindles. Never release information to any health service provider that you did not contact directly.
- Only use ATMs that are **inside of a bank** or business, and shield your PIN from view of others. If the device appears to be altered, report it right away.

Source: [www.attorneygeneral.gov](http://www.attorneygeneral.gov)

**The York County Elder Abuse Task Force** wants every senior in York County to remember the **3 R's**: **Recognize** a potential scam; **Refuse** to make any hasty decisions; and **Report** suspicious activity to police. Stay safe, and feel free to contact **District Attorney Dave Sunday** at the DA's Office **717-771-9600** with any questions.



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## Marketplace Open Enrollment versus Medicare Annual Enrollment

Open enrollment for the Health Insurance Marketplace through the Affordable Care Act (ACA) will occur from November 1, 2018 to December 15, 2018. **Be careful that you do not confuse this open enrollment with the Medicare Annual Enrollment.** The Marketplace coverage is designed to help people who do not have any health coverage.

**Medicare is not part of the Health Insurance Marketplace.** The Marketplace doesn't change your Medicare plan choices or your benefits. No matter how you get Medicare, whether through Original Medicare or a Medicare Advantage plan, you will not make changes via the Marketplace. The Marketplace also doesn't offer Medicare Supplement Insurance (Medigap) policies or Medicare Part D plans.

**If you have health coverage through Medicare, the Marketplace won't have any effect on your Medicare coverage.** It is against the law for someone who knows that you have Medicare to sell you a Marketplace plan.

## Pre-Retirement Seminar

### Get Help Understanding the Medicare Puzzle

Are you recently retired or considering retirement? Do you find Medicare to be confusing and intimidating? If so, the **Medicare Facts for New or Pre-Retirees** seminar is for you.

This free event will be presented by the York County Area Agency on Aging's APPRISE Program. APPRISE is the state health insurance counseling program for all Medicare beneficiaries in Pennsylvania.



#### Topics to be covered include:

- Review of Medicare benefits
- Original Medicare and Medicare Advantage
- Plan options
- Medicare prescription drug coverage and the "Drug Plan Finder"
- Medicare Savings Programs
- Medicare Preventive Services
- Supplemental Insurance Medigap Plans

This seminar is **Monday, September 24th from 6 p.m. to 9 p.m.**, in Meeting Room #1 of the Penn State Extension Offices, York County Annex, 112 Pleasant Acres Road in Springettsbury Township, York. **Pre-registration is required due to limited seating.** Please call **717-771-9008** or **1-800-632-9073**, or email [aging@yorkcountypa.gov](mailto:aging@yorkcountypa.gov) for more information and to register.

# Acting as Power of Attorney

**By: ROBERT CLOFINE, Certified Elder Law Attorney, practicing in York.**

Over the years, I have written a number of articles about the power of attorney. Giving significant attention to the power of attorney is proper as I consider it the most important estate planning document. After all, without a power of attorney it is very likely that a court will have to appoint a guardian to act for you in the event you lose capacity to make your own financial decisions. You can avoid the guardianship process by signing a power of attorney and designating someone to act on your behalf if and when the need arises. And while I have reviewed the power of attorney in other articles, I have never really focused on the duties and obligations of the agent under the power of attorney. Serving under a power of attorney for a parent or friend is serious business. You may see it as just helping mom pay her bills. But the law imposes many significant legal duties on those who act under a power of attorney.

When you act as someone's "power of attorney" the law refers to you as the "agent" and the person for whom you are acting is known as "the principal." Under Pennsylvania law, your duties as agent are specified in Pennsylvania's Probate, Estates and Fiduciaries Code. That law lays out

certain mandatory duties and some optional duties that can be waived by the principal.

The mandatory duties require you to (1) act in accordance with the principal's reasonable expectations to the extent actually known by the agent and, otherwise, in the principal's best interest; (2) act in good faith; and (3) act only within the scope of authority granted in the power of attorney.

In addition to the three mandatory duties, unless the power of attorney states otherwise, the agent must also: (1) act loyally for the principal's benefit; (2) keep the agent's funds separate from the principal's funds (there are special rules for pre-existing joint accounts and spousal accounts); (3) act so as not to create a conflict of interest that impairs your ability to act impartially in the principal's best interest; (4) act with the care, competence and diligence ordinarily exercised by agents in similar circumstances; (5) keep a record of all receipts, disbursements and transactions made on behalf of the principal; (6) cooperate with those in charge of making health care decisions for the principal; and (7) attempt to preserve the principal's estate plan, to the extent

actually known by the agent, if preserving the plan is consistent with the principal's best interest based on all relevant factors.

This is a daunting list of duties and you should know that you can be called upon to account for all of the actions you undertake as agent for the principal. Among other things, this means keeping accurate records for all financial transactions as you may have to account for every penny. The law in Pennsylvania is clear that you can be personally liable if you are unable to explain even the smallest receipt or disbursement. This may become more of an issue in the future as there are proposals to expand the class of persons who can bring an action to force the agent to account for their actions. These proposals are part of the ongoing effort to prevent elder financial abuse. Unfortunately, if these proposals become law, it's likely that we will see more "good" agents being asked to account for what they have done. As such, all agents should understand their duties and responsibilities before they start to act on behalf of their principal. In addition, principals may wish to modify some of the agent's duties to lessen the burden.

## Take Care of Yourself While Caring for Others

### November is National Caregivers Month

It can be a labor of love, and sometimes a job of necessity. Millions of Americans provide unpaid care for someone with a serious health condition each year. These often-unsung heroes provide hours of assistance to others. Yet the stress and strain of caregiving can take a toll on their own health.

Many of us will end up becoming or needing a caregiver at some point in our lives. Chances are we'll be helping out older family members who can't fully care for themselves. Caregiving responsibilities can include everyday tasks, such as helping with meals, schedules, and bathing and dressing. It can also involve managing medicines, doctor visits, health insurance, and money. Caregivers often give emotional support as well.

Studies have shown that some people can thrive when caring for others. Caregiving may help to strengthen connections to a loved one. Some find joy, fulfillment, and a sense of being appreciated in looking after others. But for many, the strain of caregiving can become overwhelming.

Research has linked informal caregiving to a variety of long-term health problems. Caregivers are more likely to have heart disease, cancer, diabetes, arthritis, and excess weight. Caregivers are also at risk for depression or anxiety.

To learn more about aging-related caregiver resources, contact NIH's National Institute on Aging at **1-800-222-2225** or send an email to [niaic@nia.nih.gov](mailto:niaic@nia.nih.gov).

Source: National Institutes of Health

<https://newsinhealth.nih.gov/special-issues/seniors/coping-caregiving>

### Wise Choices

#### Self-Care for Caregivers

Get organized. Make to-do lists, and set a daily routine.

#### Ask for help.

Make a list of ways others can help. For instance, someone might pick up groceries or sit with the person while you do errands.

#### Take breaks each day, and spend time with your friends.

#### Keep up with your hobbies and interests.

#### Join a caregiver's support group.

Meeting other caregivers may give you a chance to exchange stories and ideas.

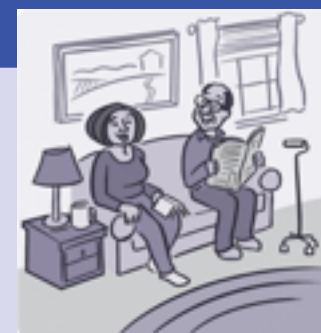
#### Eat healthy foods, and exercise as often as you can.

#### See your doctor regularly.

Be sure to tell your health care provider that you're a caregiver, and mention if you have symptoms of depression or sickness.

#### Build your skills.

Some hospitals may have resources on how to care for someone with an injury or illness. To find information, call your local hospital, or ask your doctor. You can also contact York County Area Agency on Aging at **717-771-9610** to inquire about potential options.





# YORK COUNTY SENIOR CENTERS

Senior centers are a place for socialization, health promotion, learning, and a gateway to fun, friends and fulfillment! York County residents age 60 and older are welcome to visit a center in their area and enjoy the many activities available to them. Listed below is the contact information for York County senior centers:

## CRISPUS ATTUCKS ASSOCIATION

605 South Duke St., York  
Director: Robin Beatty-Smith  
Phone: 717-848-3610  
Hours: Monday-Friday, 9:00 AM - 3:00 PM  
Website: [www.crispusattucks.org](http://www.crispusattucks.org)

## DELTA AREA SENIOR CENTER, INC.

5 Pendyrus St., Suite 1, Delta  
Director: Kim Maglaughlin  
Phone: 717-456-5753  
Hours: Monday- Friday, 7:00 AM -2:00 PM  
Website: [www.deltaseniorcenter.net](http://www.deltaseniorcenter.net)

## DILLSBURG SENIOR ACTIVITY CENTER, INC.

1 North Second St., Dillsburg  
Director: Scott Shughart  
Phone: 717-432-2216  
Hours: Monday- Friday, 8:00 AM- 3:00 PM

## GOLDEN CONNECTIONS COMMUNITY CENTER, INC.

20-C Gotham Place, Red Lion  
Director: Heather Goebeler  
Phone: 717-244-7229  
Hours: Monday-Friday, 8:30 AM-2:30 PM  
Website: [www.gcccenr.com](http://www.gcccenr.com)

## HERITAGE SENIOR CENTER, INC.

3700-4 Davidsburg Road, Dover  
Director: Emma Crossley  
Phone: 717-292-7471  
Hours: Monday- Friday, 8:00 AM- 3:00 PM  
Website: [www.heritagesrcenter.org](http://www.heritagesrcenter.org)

## NORTHEASTERN SENIOR COMMUNITY CENTER

P.O. Box 386  
131 Center St., Mount Wolf  
Director: Deb Davis  
Phone: 717-266-1400  
Hours: Monday-Friday, 8:00 AM -2:00 PM  
Website: [http:// www.mtwolf.org/SeniorCenter/](http://www.mtwolf.org/SeniorCenter/)

## RED LAND SENIOR CENTER, INC.

736 Wyndamere Road, Lewisberry  
Director: Jen Washburn  
Phone: 717-938-4649 or 717-938-4640  
Hours: Monday - Friday, 8:30 AM -3:00 PM  
Website: [www.redlandseniorcenter.org](http://www.redlandseniorcenter.org)

## SEPTEMBER HOUSE SENIOR CENTER

1251 West King St., York  
Director: Susan K. Jones  
Phone: 717-848-4417  
Hours: Monday-Friday, 8:00 AM- 4:00 PM

## SOUTH CENTRAL YORK COUNTY SENIOR CENTER, INC

150 East Main St., New Freedom  
Director: Sandy Wehr  
Phone: 717-235-6060  
Hours: Monday- Friday, 8:00 AM-3:00 PM  
[www.southcentrallyorkcountysrctr.webs.com](http://www.southcentrallyorkcountysrctr.webs.com)

## STEWARTSTOWN SENIOR CENTER, INC.

26 South Main St., Stewartstown  
Director: Rosie Horton  
Phone: 717-993-3488  
Hours: Monday-Friday, 8:30 AM-3:00 PM  
Website: [www.stewsenior.org](http://www.stewsenior.org)

## SUSQUEHANNA SENIOR CENTER, INC.

2427 Craley Road, Wrightsville  
Director: Trena Howard  
Phone: 717-244-0340  
Hours: Monday-Friday, 8:00 AM – 2:30 PM  
Website: [www.susquehannaseniorcenter.org](http://www.susquehannaseniorcenter.org)

## WHITE ROSE SENIOR CENTER, INC.

27 South Broad St., York  
Director: Lisa Krout  
Phone: 717-843-9704  
Hours: Monday-Friday, 8:00 AM- 4:00 PM  
Website: [www.whiteroseseniorcenter.org](http://www.whiteroseseniorcenter.org)

## WINDY HILL ON THE CAMPUS, INC.

1472 Roth's Church Road, Suite 103, Spring Grove  
Director: Tammy Miller  
Phone: 717-225-0733  
Hours: Monday-Friday, 8:30 AM- 2:30 PM  
Website: [www.windyhillonthecampus.org](http://www.windyhillonthecampus.org)

## YORKTOWN SENIOR CENTER, INC.

509 Pacific Avenue, York  
Director: Kelly Frey  
Phone: 717-854-0693  
Hours: Monday- Friday, 8:00 AM- 3:00 PM  
Website: [www.yorktownseniorcenter.org](http://www.yorktownseniorcenter.org)

## Have Fun. Be Active with Your Grandchildren

**Being physically active can be more fun when you're with someone you love—your grandchildren.**

*Here are some tips for being active with those special young ones in your life. Shared time—no matter what the activity—is bonding time.*

### Infants and toddlers

Take them for walks in the stroller and rides on your bike. Remember your helmets. Play games that get your bodies moving—Wheels on the Bus, Pretend We're Animals, and Hide-and-Seek. Sign up for baby yoga or exercise classes. Try baby-friendly swimming classes. Start being active together when your grandchildren are young. Pretty soon, it will be a regular part of your life and theirs!

### School-aged children

Walk to the park and push their swing. Play catch, kickball, basketball, or soccer. Go swimming or biking together. Play a video fitness game together and see who wins!

### Teens and young adults

Participate in activities that interest them. Try hiking, fishing, skating, or tennis. Go golfing or swimming. Invite them to join you in physical activities that require two people, such as doubles tennis. Ask them to help you in the garden or with heavy-duty household chores.



Source: <https://go4life.nia.nih.gov>



## IMPORTANT DATES!

First Day to Apply ~ Civilian Absentee Ballot  
**September 17, 2018**

Last Day to Register to VOTE  
**October 9, 2018**

Last Day to Apply ~ Civilian Absentee Ballot  
**October 30, 2018**

“Voted” Absentee Ballots Must Be Received By  
**November 2, 2018**

### ELECTION DAY!

**Tuesday, November 6, 2018**

Polls open 7 am • Must be in line by 8 pm

# How do I pick an unbiased, helpful Medicare adviser?

**Q: How do I identify “independent agents” in my area who represent several different Medicare plan providers?**

**A: The truth of the matter?** It’s not easy finding a knowledgeable, respected and trustworthy authority on Medicare, says Diane Daniels, author of *The Medicare Survival Guide*.



**An adviser who charges a commission may not be unbiased and working in your best interest.** That said, there are some steps you can take to improve the odds.

**1). Search.** First, consider using the Internet to find some agents and/or consultants.

Search for key words such as “Medicare adviser +York, +PA,” or “Medicare consultant +York, Pennsylvania” or “fee-only Medicare adviser.” By doing this, you’ll find links to firms and advisers that you can start to vet.

**And don’t forget that Pennsylvania offers a FREE health insurance counseling program (APPRISE) designed to help PA citizens with Medicare.** APPRISE Counselors are specially-trained staff and volunteers who can provide you with **objective**, easy-to-understand information about Medicare and your choices. (*Contact the York County Area Agency on Aging at 717-771-9008, or at [www.ycaaaa.org](http://www.ycaaaa.org), or send an e-mail to [Aging@YorkCountyPA.gov](mailto:Aging@YorkCountyPA.gov).*)

**2). Evaluate.** Once you’ve assembled a list of advisers, you’ll need to figure out who to eliminate from your search and who gets to stay on your list of possible advisers.

“Most ‘insurance agents’ are licensed in their resident state and offer many different types of insurance coverage, including health insurance, life insurance, hospital indemnity plans, Medicare plans, home insurance, car insurance and the list goes on,” says Daniels.

**In other words, most insurance agents are jacks of all trades and masters of none.** And what you want is a master, a **Medicare specialist**, someone who has the knowledge, skills and integrity to assist you in finding the plan that fits your unique situation, says Daniels.

Plus, you want someone who is properly licensed in their resident state and has passed their annual American Health Insurance Plans (AHIP) exam, says Daniels. AHIP is the trade association representing the health insurance industry. According to Daniels, Medicare advisers are AHIP-certified and have additional training and certifications from each of the Medicare Advantage plans they represent.

**3. Narrow the search even further.** Best case, your Medicare adviser will help you figure out which plan to use and charge only a fee or an hourly rate — not a commission. Commissions could mean the advice is conflicted, rather than unbiased and in your best interest.

But if you can’t find someone who charges just a fee or by the hour, your next best bet is to work with an independent agent rather than a captive agent. **Both captive and independent agents are paid a commission to sell Medicare insurance policies**, but a captive agent represents only one or two Medicare carriers, says Daniels. An independent Medicare adviser/agent, by contrast, will be authorized to offer many different Medicare plans to assist you with your needs, she says.

York County Area Agency on Aging  
100 W. Market Street  
York, PA 17401  
(717) 771-9610

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Here’s a little bit more about how the money flows. Agents are paid for enrolling a beneficiary in a Medicare Advantage plan or Medigap Plan, says Daniels. “If the agent is ‘captive,’ that is, contracted for one Medicare insurance company, and works for a field marketing agency, they can receive bonuses and monthly stipends for making quotas,” she says. “An agent who is ‘independent’ and is contracted directly with a Medicare insurance carrier reports to Centers for Medicare and Medicaid Services (CMS) the amount agents/brokers will be paid.”

“A captive agent will only be able to offer you a few plans, **whether they fit your needs or not**,” says Daniels. “A captive agent doesn’t get paid if they don’t make a sale. A captive agent doesn’t have **you** in their best interest. **A Medicare adviser will.** Having a large portfolio of Medicare plans allows a Medicare adviser to fit the plan to your unique needs.”

In addition, your Medicare adviser should be attentive to your needs and present the Medicare plan or plans that fit your unique needs, whether it’s a Medicare Advantage Plan or a Supplement to Original Medicare Plan, says Daniels.

**4. Consider communications.** The last filter has to do with frequency of contact. A good Medicare adviser will contact you for a review during the year — not just during the annual enrollment period, says Daniels. “Your Medicare adviser cares about your needs and will want to ensure you’re on the Medicare plan that is right for your needs,” she says. “When it comes to your Medicare coverage, demand only the best Medicare advisers to assist you with your choices. It’s your Medicare coverage. Ensure it’s the right coverage for you.”

*Source: Written by Robert Powell; reprinted with permission. Originally published in USA TODAY on November 29, 2015. Robert Powell is editor of Retirement Weekly, and contributes regularly to USA TODAY, The Wall Street Journal and MarketWatch.*